Case 15-80970 Doc 1 Filed 04/10/15 Entered 04/10/15 14:45:03 Desc Main Document Page 1 of 55

B1 (Official Fo	orm 1)(04		United					.go <u> </u>			Vo	luntary Petition
					District	of Illino	_					
Name of Deb Martinez,			er Last, First,	Middle):				of Joint De rtinez, R	ebtor (Spouse oberta) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digit (if more than one, s		Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	(if more	our digits of than one, state	all)	Individual-	Taxpayer I	D. (ITIN) No./Complete EIN
Street Address 603-17th Sterling, I	s of Debto	r (No. and	Street, City, a	and State)	:	ZIP Code	Street 603 Ste		f Joint Debtor	(No. and St	reet, City, a	,
						61081						ZIP Code 61081
County of Res		of the Prin	cipal Place of	f Business	3:			y of Reside niteside	ence or of the	Principal Pl	ace of Busi	iness:
Mailing Addre	ess of Deb	tor (if diffe	rent from str	eet addres	s):		Mailii	ng Address	of Joint Debt	or (if differe	nt from str	eet address):
						am a i						TTD G .
					Г	ZIP Code						ZIP Code
Location of Pr (if different fro	rincipal As om street a	ssets of Bus address abo	siness Debtor ve):									
	• •	Debtor				of Business	S		-	•		Under Which
☐ Individual See Exhibit ☐ Corporatio ☐ Partnershi ☐ Other (If do	(includes D on page on (include p	2 of this form es LLC and	Drs) LLP) bove entities,	Sing in 1 Rail Stoo	lth Care Bugle Asset Re 1 U.S.C. §	eal Estate a 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	eer 7 eer 9 eer 11 eer 12	of C	hapter 15 F a Foreign hapter 15 F	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
(Chapter 1	5 Debtors		Oth							e of Debts k one box)	
Country of deb Each country ir by, regarding, o	n which a fo	oreign procee	ding	unde		the United S	le) zation tates	defined "incurr	are primarily cod in 11 U.S.C. § red by an indivioual, family, or	nsumer debts 101(8) as dual primarily	for	☐ Debts are primarily business debts.
_			heck one box	(i)			one box:	I	-	ter 11 Debt		
debtor is un Form 3A. Filing Fee w	o be paid in ed application able to pay	installments on for the cou fee except in	art's considerat installments.	ion certifyi Rule 1006(7 individu	ng that the b). See Office als only). Mu	Check Check	Debtor is not if: Debtor's agg are less than all applicabl A plan is bei	regate nonco \$2,490,925 (e boxes: ng filed with	this petition.	defined in 11 Valented debts (exo	U.S.C. § 101 cluding debt ton 4/01/16	(51D). s owed to insiders or affiliates) and every three years thereafter).
									s.C. § 1126(b).	epetition from	one or mor	e classes of creditors,
Statistical/Ad Debtor est Debtor est there will l	timates tha	t funds will t, after any	be available	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated Nur 1- 49	mber of Ci 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Ass So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lial	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Martinez, Paz J Jr. Martinez, Roberta (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Gary C. Flanders April 10, 2015 Signature of Attorney for Debtor(s) (Date) Gary C. Flanders 6180219 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Martinez, Paz J Jr. Martinez, Roberta

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Paz J Martinez, Jr.

Signature of Debtor Paz J Martinez, Jr.

X /s/ Roberta Martinez

Signature of Joint Debtor Roberta Martinez

Telephone Number (If not represented by attorney)

April 10, 2015

Date

Signature of Attorney*

X /s/ Gary C. Flanders

Signature of Attorney for Debtor(s)

Gary C. Flanders 6180219

Printed Name of Attorney for Debtor(s)

Bankruptcy Clinic

Firm Name

1 Court Place Rockford, IL 61101

Address

815-962-7084 Fax: 815-987-3759

Telephone Number

April 10, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

$Signature\ of\ Debtor\ (Corporation/Partnership)$

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

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I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

v
Δ

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_			
٩	٧	v	•	
	١,	8		

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Paz J Martinez, Jr.		G V	
In re	Roberta Martinez		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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	Page
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or	
mental deficiency so as to be incapable of realizing and making rational decisions with respect to	
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of bein	ıg
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone	e, oi
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	ıg
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Paz J Martinez, Jr.	
Paz J Martinez, Jr.	
Date: April 10, 2015	

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Paz J Martinez, Jr.		G V	
In re	Roberta Martinez		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) -	Cont.		Page
statement.] [Must be accomposity. (Incapacity. (mental deficiency so a financial responsibilitien.)	anied by (Defined is to be in its in	a motion for a l in 11 U.S.C. incapable of re	Inseling briefing because of: [Check the applicable determination by the court.] § 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to § 109(h)(4) as physically impaired to the extent of being
•	le effort	, to participate	in a credit counseling briefing in person, by telephone, or
☐ 5. The United States requirement of 11 U.S.C. § 10		1 .	administrator has determined that the credit counseling this district.
I certify under penal	ty of pe	rjury that the	information provided above is true and correct.
	Signatu	ure of Debtor:	/s/ Roberta Martinez Roberta Martinez
	Date:	April 10, 2015	

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr.,		Case No.	
	Roberta Martinez			
•		Debtors	Chapter	13
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	45,000.00		
B - Personal Property	Yes	4	32,925.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		82,000.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		16,050.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,407.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,128.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	77,925.00		
			Total Liabilities	98,050.00	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr.,		Case No.		
	Roberta Martinez				
_		Debtors	Chapter	13	_

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	5,407.00
Average Expenses (from Schedule J, Line 22)	4,128.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	6,633.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		17,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		16,050.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,050.00

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B6A (Official Form 6A) (12/07)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

single far	mily residence located at 603-17th Ave,	ownership	н	45,000.00	62,000.00
	Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **45,000.00** (Total of this page)

Total > 45,000.00

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B6B (Official Form 6B) (12/07)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	, ,		,		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Sterli	ng Federal - checking	J	2,900.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	USAA	A - checking	J	2,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	comp 2 des	ls, 4 dressers, sofa, loveseat, 6 chairs, 5 TVs, 2 buters, stove, refrigerator, washer, dryer, table, ks, dishwasher, microwave oven, etc. with ated retail value of \$4000	2 J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Debto \$500	ors' clothing, with estimated retail value of	J	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life i	nsurance policy with death benefit only	J	0.00
10.	Annuities. Itemize and name each issuer.	X			
			(Total	Sub-Tota of this page)	al > 7,100.00

³ continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In	re	Paz J Martinez, Jr., Roberta Martinez		C	Case No	
	_	\$	SCH	Debtors IEDULE B - PERSONAL PROPER (Continuation Sheet)	ΓY	
		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
	definunder as de Give recor	ests in an education IRA as ed in 26 U.S.C. § 530(b)(1) or ra qualified State tuition plan fined in 26 U.S.C. § 529(b)(1). particulars. (File separately the d(s) of any such interest(s). S.C. § 521(c).)	Х			
12.	other	ests in IRA, ERISA, Keogh, or pension or profit sharing s. Give particulars.	P	ension - monthly benefit upon retirement	Н	Unknown
		c and interests in incorporated unincorporated businesses. ize.	X			
14.		ests in partnerships or joint ures. Itemize.	X			
	and o	ernment and corporate bonds other negotiable and egotiable instruments.	X			
16.	Acco	ounts receivable.	X			
17.	prope debto	ony, maintenance, support, and erry settlements to which the or is or may be entitled. Give culars.	X			
18.		r liquidated debts owed to debtor ding tax refunds. Give particulars.				
19.	estate exerc debto	table or future interests, life es, and rights or powers cisable for the benefit of the or other than those listed in dule A - Real Property.	X			
	intere death	ingent and noncontingent ests in estate of a decedent, a benefit plan, life insurance y, or trust.	X			
21.	claim tax re debto	r contingent and unliquidated as of every nature, including efunds, counterclaims of the or, and rights to setoff claims. estimated value of each.	A	pproximately \$2,800 in loans to family member	s J	0.00
				(Tr	Sub-Totate of this page)	al > 0.00

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B6B (Official Form 6B) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No
	Roberta Martinez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location E	Joint, Or	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	x		
23.	Licenses, franchises, and other general intangibles. Give particulars.	x		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2006 Dodge Stratus, dealer value \$	2,000 H	1,500.00
	omer venicies and accessories.	2012 Dodge Journey, subject to se CPS, dealer value \$24,000	curity interest of H	22,000.00
		2006 Mercury Milan, dealer value \$	3,300 H	2,200.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	X		
31.	Animals.	X		
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	hand and power tools, with estimates \$ 110	ted retail value of J	55.00

Sub-Total > 25,755.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No			
	Roberta Martinez				
_			Debtors		
		SCHEDUL	E B - PERSONAL PROPERT (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
•		lawnmowe	r, with estimated retail value of \$140	J	70.00

| Sub-Total > 70.00 | (Total of this page) | Total > 32,925.00 Case 15-80970 Doc 1 Filed 04/10/15 Entered 04/10/15 14:45:03 Desc Main Document Page 15 of 55

B6C (Official Form 6C) (4/13)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)			if debtor claims a homestead exemption that exceeds 75. (Amount subject to adjustment on 4/1/16, and every three years with respect to cases commenced on or after the date of adjust	s thereafte
	СТ	ъ	 Value of Current Value of	of

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property single family residence located at 603-17th Ave, Sterling, IL 61081	735 ILCS 5/12-901	15,000.00	45,000.00
Checking, Savings, or Other Financial Accounts, C Sterling Federal - checking	ertificates of Deposit 735 ILCS 5/12-1001(b)	2,900.00	2,900.00
USAA - checking	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Household Goods and Furnishings 4 beds, 4 dressers, sofa, loveseat, 6 chairs, 5 TVs, 2 computers, stove, refrigerator, washer, dryer, table, 2 desks, dishwasher, microwave oven, etc. with estimated retail value of \$4000	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
<u>Wearing Apparel</u> Debtors' clothing, with estimated retail value of \$500	735 ILCS 5/12-1001(a)	200.00	200.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension - monthly benefit upon retirement	or Profit Sharing Plans 735 ILCS 5/12-1006	0%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Mercury Milan, dealer value \$3,300	735 ILCS 5/12-1001(c)	2,200.00	2,200.00

Total: 24,300.00 54,300.00

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B6D (Official Form 6D) (12/07)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N	L G D L	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			notice only	T	D A T E D			
Bank of America c/o Manley Deas Kochalski LLC One East Wacker #1250 Chicago, IL 60601		J	Value \$ 0.00				0.00	0.00
Account No.	Ť	T	mortgage against	T				
Bank of America 1800 Tapo Canyon Road Simi Valley, CA 93063		J	residence					
			Value \$ 45,000.00				62,000.00	17,000.00
Account No. CPS P.O. Box 57071 Irvine, CA 92619		J	September 2014 Purchase Money Lien 2012 Dodge Journey					
			Value \$ 24,000.00	1			20,000.00	0.00
Account No.			Value \$					
continuation sheets attached			(Total of	Subt			82,000.00	17,000.00
			(Report on Summary of S		ota lule	- 1	82,000.00	17,000.00

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B6E (Official Form 6E) (4/13)

In re	Paz J Martinez, Jr.,	Case No	
	Roberta Martinez		
_		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Roberta Martinez		Case No.	
		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	č	U	Ŀ	ЭТ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	A A A	IS SUBJECT TO SETOFF, SO STATE.	CONTLNGENT	HPD-CD-LZC	I L	J T	AMOUNT OF CLAIM
Account No. 7555			credit purchases	T	T E			
Barclay Card P.O. Box 60517 City of Industry, CA 91716		J			ED			1,700.00
Account No.	Г	П	credit purchases	T	П	T	\dagger	
Capital One P.O. Box 6492 Carol Stream, IL 60197		J						560.00
Account No.	T	П	credit purchases	T	П	T	†	
Capital One Bank (USA) P.O. Box 30285 Salt Lake City, UT 84130-0285		J						170.00
A AN	┡	\vdash		\vdash	Н	Ł	+	170.00
Account No. CGH 100 E. Lefevre Road Sterling, IL 61081		J	medical					115.00
	_	ш	<u> </u>	Subt	ota	1	+	
continuation sheets attached			(Total of t)	2,545.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No.
_	Roberta Martinez	

				_	_	—	1
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		UZL.	D I	
MAILING ADDRESS	CODEBTOR	н	DATE CLAIM WAS INCLIDED AND	CONT	Ľ	s	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	H	- QD-	U	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	U	T	AMOUNT OF CLAIM
(See instructions above.)	Ř	С	is sebuler to seron, so since.	INGENT	Ď	Þ	
Account No.			notice only	1	D A T E D		
	1			L	D	L	
ССН	ı						
c/o RRCA	ı	J					
201 E. 3rd Street	ı						
Sterling, IL 61081	ı						
3 , 111	ı						0.00
	L	L		\perp	L	L	0.00
Account No.	1		medical				
COLL	ı						
CGH	ı	J					
101 E. Miller Road	ı	١,					
Sterling, IL 61081	ı						
	ı						
							960.00
Account No.			medical	T	П	Г	
	1						
сен	ı						
c/o RRCA	ı	J					
201 E. 3rd Street	ı						
Sterling, IL 61081	ı						
Joseph Mig, 12 01001	ı						800.00
	┖			上	oxdot	L	800.00
Account No.	1		unknown obligation				
Ohana Barris	ı						
Chase Bank	ı	J					
P.O. Box 15298	ı	J					
Wilmington, DE 19850	ı						
	ı						
							1,360.00
Account No.		Γ	notice only	Τ	Г	Г	
	1						
Collection Professionals	1	1		1			
723 1st Street	1	J					
La Salle, IL 61301	1	1		1			
 	1	1					
	Ī						0.00
				<u></u>	Щ	Ļ	
Sheet no. 1 of 5 sheets attached to Schedule of				Subt			3,120.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	,e)	1

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No.
_	Roberta Martinez	

B T O R	J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. credit purchases	CONTINGENT	LQU	I S P U T E D	AMOUNT OF CLAIM
,		credit purchases		E D		
,	J					,
						325.00
		credit purchases	+			
,	J					
						5,500.00
	J	oddoddon benefit over payment				310.00
1	1	credit purchases		T		
,	J					500.00
\dagger	\dashv	credit purchases	+			
	J					460.00
	1		Sub	tota	ıl	7,095.00
		J	education benefit over payment J credit purchases J credit purchases	education benefit over payment J credit purchases J credit purchases	education benefit over payment J credit purchases J Subtota	education benefit over payment J credit purchases J Subtotal

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No.
_	Roberta Martinez	

CREDITOR'S NAME,	Ç	Hu	band, Wife, Joint, or Community				
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T L N G E N	NLIQUIDATE	I S P U T E D	AMOUNT OF CLAIM
Account No.			medical	Т	E		
KSB P.O. Box 590 Dixon, IL 61021		J			D		180.00
Account No.	╁		notice only		H		
KSB c/o RRCA 201 E. 3rd Street Sterling, IL 61081		J					
Account No.	╬		medical	+			0.00
Midwest Orthopedic c/o Rockford Mercantile 2502 S. Alpine Road Rockford, IL 61108		J					475.00
Account No.	╁		Disputed Obligation	+			
Portfolio Recovery Assoc. c/o Blatt Hasenmiller Leibsker & Moore 211 Landmark Drive Suite C-1 P.O. Box 489		J				x	0.00
Normal, IL 61761 Account No.	╁	\vdash	medical	+	\vdash		0.00
Rochelle Commumity Hospital c/o Allied Business Accounts P.O. Box 1600 Clinton, IA 52733		J					130.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u>-</u>		I (Total of	Sub			785.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No.
_	Roberta Martinez	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U	D		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		בח_מס_ו	T F		AMOUNT OF CLAIM
Account No.	R		medical	N G E N F	D A T	D	<u>'</u> -	
Account No.	ł		inedical		Ė D			
Rockford Anesthsiology					П		1	
P.O. Box 4569		J						
Rockford, IL 61110								
								65.00
Account No.	l		medical					
Rockford Associated Clinical								
Pathologist		J						
P.O. Box 71082								
Chicago, IL 60694								
								300.00
Account No.			medical					
Rockford Health Physicians c/o PBO, Inc.		J						
6875 Weaver Road Suite D								
Rockford, IL 61114								
								50.00
Account No.			notice only					
Rockford Health Physicians								
c/o Creditors Protection Ser4vice		J						
308 W. State Street Suite 485								
Rockford, IL 61110								0.00
Account No.			medical	\vdash			+	0.00
Account IVO.	-		Interical					
Rockford Orthopedic Assoc.								
c/o Creditors Protection SErvice		J						
308 W. State Street Suite 485								
P.O. Box 4115 Rockford, IL 61110								204.00
							1	281.00
Sheet no. 4 of 5 sheets attached to Schedule of				Subt				696.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)		

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B6F (Official Form 6F) (12/07) - Cont.

In re	Paz J Martinez, Jr.,	Case No
	Roberta Martinez	,

	_					_	
CREDITOR'S NAME,	C O D	l '	sband, Wife, Joint, or Community	CONTI	UNLI	D	
MAILING ADDRESS INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND	T	ľ	SPUTE	
AND ACCOUNT NUMBER	E B T O	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		ΰ	Ĭ	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setory, so state.	N G E N T	D	b	
Account No.			medical	1Ϋ	D A T E		
				H	D		
Stephen Rasmus, MD		J					
602 35th Ave. Moline, IL 61265							
Monne, IL 61265							
							19.00
Account No.			legal services	\vdash			
Theron Burall		J					
502 E. 2nd Street Sterling, IL 61081							
Sterning, IL 01001							
							500.00
Account No.			dental services	╁			
	ł						
True Smiles							
312 Second Ave.		J					
Sterling, IL 61081							
							1,000.00
Account No.			credit purchases				
Walmart/Synchrony Bank		J					
P.O. Box 965060 Orlando, FL 32896-5060							
Oriando, 1 E 32030-3000							
							290.00
Account No.				T			
				\perp		_	
Sheet no. 5 of 5 sheets attached to Schedule of				Sub			1,809.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	.,
					ota		40.050.00
			(Report on Summary of So	hec	lule	es)	16,050.00

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B6G (Official Form 6G) (12/07)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-80970 Doc 1 Filed 04/10/15 Entered 04/10/15 14:45:03 Desc Main Document Page 25 of 55

B6H (Official Form 6H) (12/07)

In re	Paz J Martinez, Jr.,	Case No.
	Roberta Martinez	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Fill	in this information to identify your	case:					
Del	btor 1 Paz J Marti	nez, Jr.		_			
	btor 2 Roberta Ma	rtinez		_			
Uni	ited States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS	_			
	se number nown)		-			d filing	st-petition chapter ng date:
0	fficial Form B 6I				MM / DD/ Y	YYY	
S	chedule I: Your Inc	ome					12/1:
sup spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and yo ch a separate sheet to this form. Describe Employment	are married and not filing wing spouse is not filing wing the top of any additi	ng jointly, and your spouse ith you, do not include infor	is living wit	h you, inclu ut your spo	ude informatio ouse. If more s	n about your pace is needed,
1.	Fill in your employment information.		Debtor 1		Debtor 2	or non-filing s	spouse
	If you have more than one job,	Employment status	■ Employed		☐ Emplo	oyed	
	attach a separate page with information about additional	Employment status	☐ Not employed		■ Not e	mployed	
	employers.	Occupation	security supervisor				
	Include part-time, seasonal, or self-employed work.	Employer's name	Exelon Nuclear Securi	ty LLC			
	Occupation may include student or homemaker, if it applies.	Employer's address	300 Exelon Way Kennett Square, PA 19	9348			
		How long employed t	here?				
Par	rt 2: Give Details About Mo	nthly Income					
	mate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to report for	any line, wri	te \$0 in the	space. Include	your non-filing
-	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the information for all	employers fo	or that perso	n on the lines b	elow. If you need
				For D	ebtor 1	For Debtor 2 non-filing sp	
2.	List monthly gross wages, sale deductions). If not paid monthly,			\$	7,400.00	\$	0.00
3.	Estimate and list monthly over	time pay.	3.	+\$	0.00	+\$	0.00

Calculate gross Income. Add line 2 + line 3.

7,400.00

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	tor 1 tor 2	Paz J Martinez, Jr. Roberta Martinez	-	Ca	se number (if known)		
				F	or Debtor 1		r Debtor 2 or n-filing spouse
	Cop	by line 4 here	4.	\$	7,400.00	\$	0.00
5.	List	all payroll deductions:					
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,520.00	\$	0.00
	5b.	Mandatory contributions for retirement plans	5b.	\$		\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.00
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.00
	5e.	Insurance	5e.	\$	473.00	\$	0.00
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.00
	5g.	Union dues	5g.	\$	0.00	\$	0.00
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$ _	0.00
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,993.00	\$_	0.00
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	5,407.00	\$_	0.00
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$		\$_	0.00
	8b.	Interest and dividends	8b.	\$	0.00	\$_	0.00
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	0.00
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00
	8e.	Social Security	8e.	\$	0.00	\$	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	0.00
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ \$	0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	0.00
10.		culate monthly income. Add line 7 + line 9. I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		5,407.00 + \$_		0.00 = \$ 5,407.00
11.	Incli othe Do i	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depen		•		Schedule J. 11. +\$ 0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$ 5,407.00
13.	Do	you expect an increase or decrease within the year after you file this form	?				Combined monthly income
		No. Yes. Explain:					

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						ì		
Fill	in this informa	ation to identify yo	ur case:					
Debt	tor 1	Paz J Martin	ez, Jr.			Ch	eck if this is:	
								•
Debt (Spo	tor 2 buse, if filing)	Roberta Mar	linez					nowing post-petition chapter of the following date:
	. 0,							
Unite	ed States Bank	ruptcy Court for the	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	(
	e number nown)							for Debtor 2 because Debtor eparate household
Of	fficial Fo	orm B 6J				•		
Sc	chedule	J: Your l	_ Expen	ises				12/1:
Be a	as complete ormation. If m	and accurate as	possible. eded, atta	If two married people and the contract of the	re filing together, be form. On the top of	oth are ed any addi	qually responsible tional pages, writ	for supplying correct
Part		ribe Your House	hold					
1.	Is this a join							
	□ No. Go to	o line 2. es Debtor 2 live i	in a conor	ata hausahald?				
			ii a Separa	ate nousenoid?				
	■ N		st file a sep	arate Schedule J.				
2.	Do you hav	e dependents?	□ No					
	Do not list D Debtor 2.	-	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent's age	Does dependent live with you?
	Do not state dependents				minor child		11	□ No ■ Yes
					minor child		13	□ No ■ Yes
					minor child		17	□ No ■ Yes
								□ No □ Yes
3.	expenses of	penses include of people other the d your depende	han 👝	No Yes				
Esti exp	imate your e	a date after the b	our bankru	ptcy filing date unless y				Chapter 13 case to report o of the form and fill in the
the		h assistance and		government assistance i luded it on <i>Schedule I:</i> Y			Your e	xpenses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgage	e 4.	\$	612.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		esiale laxes erty, homeowner's	s, or renter'	s insurance		4a. 4b.	· · · · · · · · · · · · · · · · · · ·	0.00 0.00
		e maintenance, re				4c.		100.00
		eowner's associat				4d.		0.00
5.	Additional	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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ebtor 1	Paz J Martinez, Jr.		
ebtor 2	Roberta Martinez	Case number (i	ir known)
Util	ities:		
6a.	Electricity, heat, natural gas	6a. \$	250.00
6b.	Water, sewer, garbage collection	6b. \$	150.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d.	Other. Specify: cell phone	6d. \$	280.00
	tv/internet	\$	100.00
Foo	d and housekeeping supplies	7. \$	900.00
Chi	dcare and children's education costs	8. \$	50.00
Clo	thing, laundry, and dry cleaning	9. \$	100.00
	sonal care products and services	10. \$	100.00
	lical and dental expenses	11. \$	100.00
	nsportation. Include gas, maintenance, bus or train fare.	•	
	not include car payments.	12. \$	500.00
Ent	ertainment, clubs, recreation, newspapers, magazines, and books	13. \$	0.00
Cha	ritable contributions and religious donations	14. \$	20.00
Inst	ırance.	•	
	not include insurance deducted from your pay or included in lines 4 or 20.		
	Life insurance	15a. \$	40.00
15b	. Health insurance	15b. \$	0.00
	Vehicle insurance	15c. \$	300.00
15d	Other insurance. Specify:	15d. \$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20. cify:	16. \$	0.00
	allment or lease payments:		0.00
	Car payments for Vehicle 1	17a. \$	496.00
	Car payments for Vehicle 2	17b. \$	0.00
	Other. Specify:	17c. \$	0.00
	Other. Specify:	17d. \$	0.00
	r payments of alimony, maintenance, and support that you did not report		
ded	ucted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$	0.00
	er payments you make to support others who do not live with you.	\$	0.00
	cify:	19.	
	er real property expenses not included in lines 4 or 5 of this form or on S		
20a	. Mortgages on other property	20a. \$	0.00
20b	. Real estate taxes	20b. \$	0.00
20c	Property, homeowner's, or renter's insurance	20c. \$	0.00
20d	. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e	. Homeowner's association or condominium dues	20e. \$	0.00
Oth	er: Specify: animal expense	21. +\$	30.00
Υοι	r monthly expenses. Add lines 4 through 21.	22. \$	4,128.00
	result is your monthly expenses.	ΣΞ.	
	culate your monthly net income.		
	Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	5,407.00
	Copy your monthly expenses from line 22 above.	23b\$	4,128.00
			4,120.00
23c	Subtract your monthly expenses from your monthly income.	20 4	1,279.00
	The result is your <i>monthly net income</i> .	23c. \$	1,279.00
For mod	you expect an increase or decrease in your expenses within the year afte example, do you expect to finish paying for your car loan within the year or do you expect iffication to the terms of your mortgage?		
I			_
□\ Evn	∕es. lain:		

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Don I Mortings In

Date

Date **April 10, 2015**

United States Bankruptcy Court Northern District of Illinois

In re	Roberta Martinez		Case No.		
		Debtor(s)	Chapter	13	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of per sheets, and that they are true and corre		ad the foregoing summary and schedules, consisting of _y knowledge, information, and belief.	22
April 10, 2015	Signature	/s/ Paz J Martinez, Jr. Paz J Martinez, Jr. Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature /s/ Roberta Martinez

Roberta Martinez
Joint Debtor

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr. Roberta Martinez		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$32,000.00 2015 YTD: earnings \$80,500.00 2014: earnings \$63,847.00 2013: earnings

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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Β7	(Official Form	7)	(04/	13)

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITORDATES OF
PAYMENTSAMOUNT STILL
AMOUNT PAIDAMOUNT PAID
OWINGCPS2014\$1,500.00\$20,000.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None c 4

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT **2015**

AMOUNT PAID **\$1,500.00**

AMOUNT

AMOUNT STILL OWING \$0.00

brother

Jacinto Martinez

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT STATUS OR NATURE OF COURT OR AGENCY AND CASE NUMBER **PROCEEDING** AND LOCATION DISPOSITION Bank of America vs. Martinez foreclosure **Whiteside County Pending** In Re: Castaneda quardianship Lee County **Pending** Portfolio Recovery vs. Martinez Collection **Whiteside County** Dismissed

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION Wounded Warior Project RELATIONSHIP TO DEBTOR, IF ANY charity

DATE OF GIFT **2014**

DESCRIPTION AND VALUE OF GIFT

\$300.00

Angie Martinez

step-mother

2014

Approximately \$4000.00 for father's funeral expenses.

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Credit Counseling

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$36.00

Care One Credit \$550.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

RANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

n/a

n/a

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY Roberta martinez holds power of attorney

LOCATION OF PROPERTY

(medical) for her mother.

(medical) for her motile

Paz Martinez anticipates being named guardian for his disabled brother.

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

'E NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

ENVIRONMENTAL

LAW

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NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

NAME ADDRESS

DATES SERVICES RENDERED

of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

N 1 T' 4 1 11 C4 1 1

(Specify cost, market or other basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 10, 2015

Signature /s/ Paz J Martinez, Jr.
Paz J Martinez, Jr.
Debtor

Date April 10, 2015

Signature /s/ Roberta Martinez
Roberta Martinez
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr. Roberta Martinez		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF COMPEN	SATION OF ATTOR	NEY FOR DE	EBTOR(S)	
]	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation and to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:				
	For legal services, I have agreed to accept		\$ <u></u>	4,000.00	
	Prior to the filing of this statement I have received		\$	0.00	
	Balance Due		¢.	4,000.00	
2.	310.00 of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. ′	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name				
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
1	a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, states. Representation of the debtor at the meeting of creditor d. [Other provisions as needed]	ment of affairs and plan which	may be required;		
7.	By agreement with the debtor(s), the above-disclosed fee Applicable to Chapter 7: \$75.00 for each of motion for court approval of reaffirmat \$250.00 per hour plus costs (when applic	post-petition amendment t tion agreement, and attend	o Schedules; \$75 lance at hearing i		
	Representation does not include defense dismissal proceedings, reinstatement professor stay actions or other adversary professor motion to approve reaffirmation agreeme	oceedings, judicial lien avo ceedings or attendance at	oidances, post-pe	etition amendments, relief	
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any ankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
Dated	l: April 10, 2015	/s/ Gary C. Flande	rs		
		Gary C. Flanders			
		Bankruptcy Clinic 1 Court Place			
		Rockford, IL 6110			
		815-962-7084 Fax	c: 815-987-3759		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

 Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ <u>4,000.00</u> .

Prior to signing this agreement the attorney has receive \$0.00, leaving a balance due of \$4.000.00. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the
following:

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. Discharge of	the attorney.'	The debtor may d	ischarge the attorney	at any time.
	1 1			

Signed:

Gary C. Flanders

Attorney for Debtor(s)

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly repre-sent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and com-pleteness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

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\$	4,000.00	
Ψ	4,000.00	

- 2. *Early termination of the case*. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ Any retainer received by the attorney will be treated as an advance payment, allowin	g the
attorney to take the retainer into income immediately. The reason for this treatment is tl	he
following:	

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time

Date:April 10, 2015	entor may discharge the attorney at any time.	
Signed:		
/s/ Paz J Martinez, Jr.	/s/ Gary C. Flanders	
Paz J Martinez, Jr.	Gary C. Flanders 6180219	
	Attorney for Debtor(s)	
/s/ Roberta Martinez	•	
Roberta Martinez		
Debtor(s)		
Do not sign if the fee amount at tor	of this page is blank.	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr. Roberta Martinez		Case No.	
		Debtor(s)	Chapter 1	3
		OF NOTICE TO CONSUM (b) OF THE BANKRUPT	`	5)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor erceived and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
	Martinez, Jr. ta Martinez	X /s/ Paz J Marti	inez, Jr.	April 10, 2015
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case N	No. (if known)	X /s/ Roberta Ma	artinez	April 10, 2015
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

In re	Paz J Martinez, Jr. Roberta Martinez		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	31
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to t	he best of my
Date:	April 10, 2015	/s/ Paz J Martinez, Jr.		
		Paz J Martinez, Jr.		
		Signature of Debtor		
Date:	April 10, 2015	/s/ Roberta Martinez		
		Roberta Martinez		
		Signature of Debtor		

Bank of America c/o Manley Deas Kochalski LLC One East Wacker #1250 Chicago, IL 60601

Bank of America 1800 Tapo Canyon Road Simi Valley, CA 93063

Barclay Card P.O. Box 60517 City of Industry, CA 91716

Capital One P.O. Box 6492 Carol Stream, IL 60197

Capital One Bank (USA) P.O. Box 30285 Salt Lake City, UT 84130-0285

CGH 100 E. Lefevre Road Sterling, IL 61081

CGH c/o RRCA 201 E. 3rd Street Sterling, IL 61081

CGH 101 E. Miller Road Sterling, IL 61081

CGH c/o RRCA 201 E. 3rd Street Sterling, IL 61081

Chase Bank
P.O. Box 15298
Wilmington, DE 19850

Collection Professionals 723 1st Street La Salle, IL 61301

Commenity-Victoria Secret P.O. Box 182273 Columbus, OH 43218-2273

CPS P.O. Box 57071 Irvine, CA 92619

Dell Financial One Dell Way Round Rock, TX 78682

Dept. of Veterans Affairs Debt. Management Federal Center P.O. Box 11930 Saint Paul, MN 55111

GE Capiital Retail Bank c/o Midland Credit Management 8875 Aero Drive Suite 200 San Diego, CA 92123

Kohls P.O. Box 3043 Milwaukee, WI 53201

KSB P.O. Box 590 Dixon, IL 61021

KSB c/o RRCA 201 E. 3rd Street Sterling, IL 61081

Midwest Orthopedic c/o Rockford Mercantile 2502 S. Alpine Road Rockford, IL 61108 Portfolio Recovery Assoc. c/o Blatt Hasenmiller Leibsker & Moore 211 Landmark Drive Suite C-1 P.O. Box 489 Normal, IL 61761

Rochelle Commumity Hospital c/o Allied Business Accounts P.O. Box 1600 Clinton, IA 52733

Rockford Anesthsiology P.O. Box 4569 Rockford, IL 61110

Rockford Associated Clinical Pathologist P.O. Box 71082 Chicago, IL 60694

Rockford Health Physicians c/o PBO, Inc. 6875 Weaver Road Suite D Rockford, IL 61114

Rockford Health Physicians c/o Creditors Protection Ser4vice 308 W. State Street Suite 485 Rockford, IL 61110

Rockford Orthopedic Assoc. c/o Creditors Protection SErvice 308 W. State Street Suite 485 P.O. Box 4115 Rockford, IL 61110

Stephen Rasmus, MD 602 35th Ave. Moline, IL 61265

Theron Burall 502 E. 2nd Street Sterling, IL 61081

True Smiles 312 Second Ave. Sterling, IL 61081 Walmart/Synchrony Bank P.O. Box 965060 Orlando, FL 32896-5060